

Fill in this information to identify your case:

Debtor 1	<b>Melissa Marie Caldwell</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number (if known)	1:22-bk-01455		

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

		<b>Your assets</b> Value of what you own
1.	<b>Schedule A/B: Property</b> (Official Form 106A/B)	\$ 265,000.00
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ 265,000.00
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ 13,617.00
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ 278,617.00

#### Part 2: Summarize Your Liabilities

		<b>Your liabilities</b> Amount you owe
2.	<b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	\$ 303,994.60
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ 303,994.60
3.	<b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	\$ 9,608.01
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$ 9,608.01
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$ 25,453.34
		<b>Your total liabilities</b> \$ 339,055.95

#### Part 3: Summarize Your Income and Expenses

4.	<b>Schedule I: Your Income</b> (Official Form 106I)	\$ 4,895.56
	Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$ 4,895.56
5.	<b>Schedule J: Your Expenses</b> (Official Form 106J)	\$ 4,185.60
	Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$ 4,185.60

#### Part 4: Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?  
 No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
 Yes
- What kind of debt do you have?  
 Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 6,388.63

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

	<b>Total claim</b>
<b>From Part 4 on Schedule E/F, copy the following:</b>	
9a. Domestic support obligations (Copy line 6a.)	\$ <b>0.00</b>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <b>9,608.01</b>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <b>0.00</b>
9d. Student loans. (Copy line 6f.)	\$ <b>22,387.00</b>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <b>0.00</b>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <b>0.00</b>
9g. <b>Total.</b> Add lines 9a through 9f.	<b>\$ 31,995.01</b>

Fill in this information to identify your case and this filing:

Debtor 1	<b>Melissa Marie Caldwell</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>MIDDLE DISTRICT OF PENNSYLVANIA</u>			
Case number	<u>1:22-bk-01455</u>		

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1

**596 Green Valley Road**

Street address, if available, or other description

#### What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**York PA 17403-0000**

City State ZIP Code

<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
<b>\$265,000.00</b>	<b>\$265,000.00</b>

#### Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this is community property  
(see instructions)

Other information you wish to add about this item, such as local property identification number:

**CMA**

##### 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$265,000.00**

#### Part 2: Describe Your Vehicles

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

## 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No  
 Yes

3.1 Make: Ford  
 Model: Explorer  
 Year: 2003  
 Approximate mileage: 224,000  
 Other information:

**Who has an interest in the property? Check one**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

**Check if this is community property**  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property?** **Current value of the portion you own?**

\$4,500.00 \$4,500.00

3.2 Make: Jeep  
 Model: Grand Cherokee  
 Year: 1999  
 Approximate mileage: 225,000  
 Other information:

**Who has an interest in the property? Check one**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

**Check if this is community property**  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property?** **Current value of the portion you own?**

\$1,907.00 \$1,907.00

## 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No  
 Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$6,407.00

## Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

## 6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No  
 Yes. Describe.....

**See Attached list**

\$850.00

## 7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No  
 Yes. Describe.....

**See Attached list**

\$1,600.00

## 8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe.....

**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe.....

<b>Golf Clubs, Bikes, Other Sport Equipment</b>	<b>\$650.00</b>
---	-----------------

**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe.....

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe.....

**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe.....

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

No

Yes. Describe.....

<b>1 Dog</b>	<b>\$10.00</b>
--------------	----------------

**14. Any other personal and household items you did not already list, including any health aids you did not list**

No

Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

<b>\$3,110.00</b>
-------------------

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Yes.....

<b>Cash</b>	<b>\$100.00</b>
-------------	-----------------

**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Yes.....

Institution name:

18. **Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts No Yes.....

Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture** No Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. **Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them. No Yes. Give specific information about them

Issuer name:

21. **Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately.

Type of account:

Institution name:

401 KEmpower\$4,000.0022. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes. ....

Institution name or individual:

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes.....

Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them...26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements No Yes. Give specific information about them...27. **Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

No  
 Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No  
 Yes. Give specific information.....

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No  
 Yes. Give specific information..

**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No  
 Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No  
 Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No  
 Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

No  
 Yes. Describe each claim.....

**35. Any financial assets you did not already list**

No  
 Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$4,100.00****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

No. Go to Part 6.  
 Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.  
 Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

## 53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

 No Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

\$0.00**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 .....	<u>\$265,000.00</u>
56. Part 2: Total vehicles, line 5 .....	<u>\$6,407.00</u>
57. Part 3: Total personal and household items, line 15 .....	<u>\$3,110.00</u>
58. Part 4: Total financial assets, line 36 .....	<u>\$4,100.00</u>
59. Part 5: Total business-related property, line 45 .....	<u>\$0.00</u>
60. Part 6: Total farm- and fishing-related property, line 52 .....	<u>\$0.00</u>
61. Part 7: Total other property not listed, line 54 .....	<u>\$0.00</u>
62. Total personal property. Add lines 56 through 61...	<u>\$13,617.00</u>
	Copy personal property total <u>\$13,617.00</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62	<u>\$278,617.00</u>

Fill in this information to identify your case:

Debtor 1	<b>Melissa Marie Caldwell</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number (if known)	1:22-bk-01455		

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
596 Green Valley Road York, PA 17403 York County CMA Line from <i>Schedule A/B</i> : 1.1	\$265,000.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
2003 Ford Explorer 224,000 miles Line from <i>Schedule A/B</i> : 3.1	\$4,500.00	<input checked="" type="checkbox"/> \$4,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
1999 Jeep Grand Cherokee 225,000 miles Line from <i>Schedule A/B</i> : 3.2	\$1,907.00	<input checked="" type="checkbox"/> \$1,907.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
See Attached list Line from <i>Schedule A/B</i> : 6.1	\$850.00	<input checked="" type="checkbox"/> \$850.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
See Attached list Line from <i>Schedule A/B</i> : 7.1	\$1,600.00	<input checked="" type="checkbox"/> \$1,600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Debtor 1	Melissa Marie Caldwell	Case number (if known)	1:22-bk-01455	
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption.	
<b>Golf Clubs, Bikes, Other Sport Equipment</b>		<u>\$650.00</u>	<input checked="" type="checkbox"/> <u>\$650.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
Line from Schedule A/B: <b>9.1</b>				
<b>1 Dog</b>		<u>\$10.00</u>	<input checked="" type="checkbox"/> <u>\$10.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
Line from Schedule A/B: <b>13.1</b>				
<b>Cash</b>		<u>\$100.00</u>	<input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
Line from Schedule A/B: <b>16.1</b>				
<b>401 K: Empower</b>		<u>\$4,000.00</u>	<input checked="" type="checkbox"/> <u>\$1,100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(12)</b>
Line from Schedule A/B: <b>21.1</b>				

3. **Are you claiming a homestead exemption of more than \$189,050?**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

No  
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
 No  
 Yes

Fill in this information to identify your case:

Debtor 1	<b>Melissa Marie Caldwell</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number (if known)	1:22-bk-01455		

Check if this is an amended filing

## Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1	Pa Housing Finance Age	Describe the property that secures the claim:	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	Creditor's Name	596 Green Valley Road York, PA 17403 York County CMA	\$46,211.00	\$265,000.00	\$38,994.60

2101 N. Front Street  
Harrisburg, PA 17105

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim relates to a community debt**

As of the date you file, the claim is: Check all that apply.  
 Contingent  
 Unliquidated  
 Disputed

**Nature of lien.** Check all that apply.

An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) \_\_\_\_\_

Date debt was incurred 2/27/18

Last 4 digits of account number 3319

Debtor 1 **Melissa Marie Caldwell**

First Name

Middle Name

Last Name

Case number (if known)

**1:22-bk-01455**

**2.2 Select Portfolio**  
Creditor's Name

Describe the property that secures the claim:  
**596 Green Valley Road York, PA  
17403 York County  
CMA**

**\$257,783.60**

**\$265,000.00**

**\$0.00**

**PO Box 65250  
Salt Lake City, UT 84165**

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim relates to a community debt**

As of the date you file, the claim is: Check all that apply.

Contingent  
 Unliquidated  
 Disputed

**Nature of lien.** Check all that apply.

An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) \_\_\_\_\_

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$303,994.60**

If this is the last page of your form, add the dollar value totals from all pages.

**\$303,994.60**

Write that number here:

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

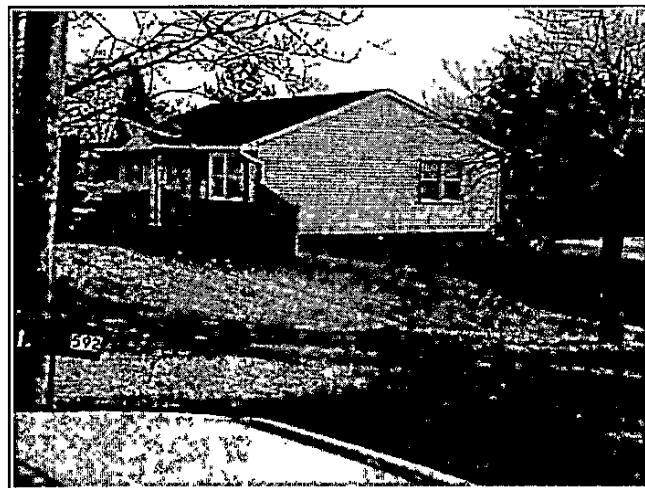
Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

[ ]

Name, Number, Street, City, State & Zip Code  
**KML Law Group, P.C.**  
**701 Market Street**  
**Ste 5000**  
**Philadelphia, PA 19106**

On which line in Part 1 did you enter the creditor? **2.2**

Last 4 digits of account number \_\_\_\_\_



Researched and prepared by	Subject Property
Shelley Metzler	596 Green Valley Rd
	York, PA
Prepared exclusively for	17403-9518
Chris & Melissa Crawford	



**Shelley Metzler**  
Berkshire Hathaway HomeServices Homesale Realty  
2525 Eastern BLVD  
York, PA 17402  
(717) 880-2957  
[smetzler@homesale.com](mailto:smetzler@homesale.com)

Copyright: BRIGHT MLS® 2019 All rights reserved

This analysis has not been performed in accordance with the Uniform Standards of Professional Appraisal Practice which requires valuers to act as unbiased disinterested third parties with impartiality, objectivity and independence and without accommodation of personal interest. It is not to be construed as an appraisal and may not be used as such for any purpose.



Shelley Metzler  
Berkshire Hathaway HomeServices Homesale Realty  
Office Ph: (717) 757-7811  
Cell: (717) 580-2954

Monday, July 15, 2019

## Summary of Comparable Properties

This page summarizes the comparable properties contained in this market analysis.

### Active Properties

Address	List Price	Closed Price	Conc Amt	Full		Half	List Abv Grd	Pub Recd Bldg SqFt	\$/SqFt	List Date
				Beds	Baths	Baths				
596 Green Valley Rd				4	2	0	1,260	1,890	\$0.00	
328 Franklin Square Dr	\$154,900			3	1	1	2,002	2,002	\$77.37	07/02/2019
Averages:	\$154,900			3	1	1	2,002	2,002	\$77.37	

### ActiveUnderContract Properties

Address	List Price	Closed Price	Conc Amt	Full		Half	List Abv Grd	Pub Recd Bldg SqFt	\$/SqFt	List Date
				Beds	Baths	Baths				
596 Green Valley Rd				4	2	0	1,260	1,890	\$0.00	
2931 Woodshead Ter	\$179,900			4	2	0	1,008	1,008	\$178.47	07/08/2019
Averages:	\$179,900			4	2	0	1,008	1,008	\$178.47	

### Closed Properties

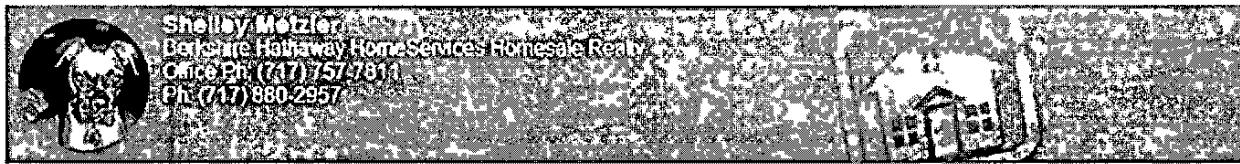
Address	List Price	Closed Price	Conc Amt	Full		Half	List Abv Grd	Pub Recd Bldg SqFt	\$/SqFt	Closed Date
				Beds	Baths	Baths				
596 Green Valley Rd				4	2	0	1,260	1,890	\$0.00	
370 Allegheny Dr	\$194,900	\$203,000	\$10,057	3	2	1	1,894	1,894	\$107.18	03/22/2019
382 Allegheny Dr	\$179,900	\$174,000	\$10,440	3	2	1	1,920	1,920	\$90.63	05/24/2019
227 Ameda Dr	\$175,900	\$174,000	\$2,000	4	2		1,666	1,666	\$104.44	03/08/2019
2810 Fiesta Dr	\$196,000	\$186,900	\$1,700	3	2		2,016	2,016	\$92.71	05/30/2019
625 Green Valley Rd	\$224,900	\$224,900		4	3		2,074	2,596	\$108.44	05/17/2019
2513 Kresta Dr	\$214,900	\$207,000		3	2		1,232	1,232	\$168.02	07/08/2019
610 Misty Hill Ln	\$179,900	\$174,000	\$550	3	2	1	1,415	1,415	\$122.97	06/26/2019
220 Nollyn Dr	\$209,900	\$209,900	\$2,500	3	2		1,136	1,136	\$184.77	02/28/2019
251 Nollyn Dr	\$194,900	\$196,000	\$6,860	3	2	0	1,340	1,628	\$146.27	04/05/2019
266 Nollyn Dr	\$227,500	\$216,600		5	2		1,370	1,370	\$158.10	05/23/2019
2488 S Queen St	\$175,000	\$180,000		3	2		1,404	1,404	\$128.21	04/30/2019
757 Saint Johns Pl	\$221,500	\$221,000		3	1	1	1,648	1,648	\$134.10	06/07/2019
665 Sparton Rd	\$189,900	\$189,900	\$11,000	3	1	1	1,044		\$181.90	05/03/2019
Averages:	\$198,854	\$196,708	\$5,638	3	2	1	1,551	1,660	\$132.90	

### Pending Properties

Address	List Price	Closed Price	Conc Amt	Full		Half	List Abv Grd	Pub Recd Bldg SqFt	\$/SqFt	Pending Date
				Beds	Baths	Baths				
596 Green Valley Rd				4	2	0	1,260	1,890	\$0.00	
2880 Bradley Ave	\$225,000			6	3		1,700	1,700	\$132.35	05/03/2019
338 Franklin Square Dr	\$185,000			3	2	1	1,296	1,296	\$142.75	06/29/2019
221 Nollyn Dr	\$209,000			3	2		1,090	1,090	\$191.74	05/31/2019
Averages:	\$206,333			4	2	1	1,362	1,362	\$155.61	

Median of Comparable Listings: **\$192,950**  
Average of Comparable Listings: **\$195,056**





Monday, July 15, 2019

## Summary of Comparable Properties

This page summarizes the comparable properties contained in this market analysis.

	Low	Median	Average	High	Count
<b>Comparable Price</b>	\$154,900	\$192,950	\$195,056	\$225,000	18
<b>Adjusted Comparable Price</b>	\$154,900	\$192,950	\$195,056	\$225,000	18
<b>DOM</b>	1	12	29	141	18





Shelley Metzler  
Berkshire Hathaway HomeServices Homesale Realty  
Office Ph: (717) 757-7811  
Cell: (717) 880-2957

Monday, July 15, 2019

## CMA 4-Up Public Records Report

This page outlines the subject property versus comparables properties.



Address	596 Green Valley Rd	2880 Bradley Ave	328 Franklin Square Dr	338 Franklin Square Dr
County	York, PA	York, PA	York, PA	York, PA
Municipality	York Twp	York Twp	York Twp	York Twp
Neighborhood				
Status	Public Record Comparable	Pending	Active	Pending
Closed Date	11/16/06		5/6/19	
Closed Price	\$1 .	\$133,750	\$1,993	\$197,600
Concessions				
Financing				
Property Class	RES	Residential	Residential	Residential
Structure Type				
Ownership		Fee Simple	Fee Simple	Fee Simple
Sale Type			Sheriff	
Style	Raised Ranch/Rambler, R	Ranch/Ranchette	Cape Cod	Ranch/Ranchette
Levels/Stories		1.00	1.50	1.00
Year Built	1978	1974	1995	1996
Condition			As-is condition, Fixer, Needs	Turn Key, Shows Well
Annual Tax	\$4,444	\$4,703	\$4,513	\$3,995
Tax Total Asmt	\$143,030	\$151,360	\$145,240	\$128,580
Lot Acres/SqFt	0.51a / 22295sf	0a / 14,589 00sf	0a / 17,294.00sf	0a / 8,233.00sf
Lot Dimension				
Waterfront		No	No	No
Abv Grd Fin SF	1,260	1,700	2,002	1,296
Total Bldg SF	1890	1,700	2,002	1,296
Total Units	0	0	0	0
Bedrooms	4	4	3	3
Baths	2 / 0	3	1 / 1	2 / 1
Garage	-Car Garage	0	2	1
Parking				
Basement	Full	Full	Full	Full
Cooling	Central A/C		Central Air	Central Air
Heat	Geothermal Heat Pump, H	Hot Water/Steam, Central	Hot/Warm Air	Hot/Warm Air
Pool		False	False	False
DOM		1	14	2
MLS#	54-000-40-0068-00-00000	PAYK115014	PAYK120456	PAYK119496





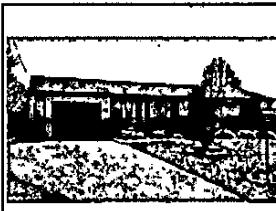
Shelley Metzler  
Berkshire Hathaway HomeServices Homesale Realty  
Office Ph: (717) 757-7831  
Cell Ph: (717) 380-2954



Monday, July 15, 2019

## CMA 4-Up Public Records Report

This page outlines the subject property versus comparables properties.



Address	596 Green Valley Rd	221 Nolyn Dr	2931 Woodshead Ter	382 Allegheny Dr
County	York, PA	York, PA	York, PA	York, PA
Municipality	York Twp	York Twp	York Twp	York Twp
Neighborhood				
Status	Public Record Comparable	Pending	ActiveUnderContract	Closed
Closed Date	11/16/06			5/14/19
Closed Price	\$1	\$1	\$120,000	\$174,000
Concessions				Yes, \$10,440
Financing				FHA
Property Class	RES	Residential	Residential	Residential
Structure Type				
Ownership		Fee Simple	Fee Simple	Fee Simple
Sale Type				
Style	Raised Ranch/Rambler, R	Ranch/Ranchette	Ranch/Ranchette	
Levels/Stories		1 00	1 00	1 00
Year Built	1978	1960	1987	1972
Condition		Average+	Average+	
Annual Tax	\$4,444	\$3,763	\$3,874	\$4,478
Tax Total Asmt	\$143,030	\$121,110	\$124,690	\$144,130
Lot Acres/SqFt	0.51a / 22295sf	0a / 15,700 00sf	0a / 11,065.00sf	0a / 12,751 00sf
Lot Dimension				
Waterfront	:	No	No	No
Abv Grd Fin SF	1,260	1,090	1,008	1,920
Total Bldg SF	1890	1,090	1,008	1,920
Total Units	0	0	0	0
Bedrooms	4	3	3	3
Baths	2 / 0	2	2	2 / 1
Garage	-Car Garage	0	0	2
Parking				
Basement	Full	Full	Full	Full
Cooling	Central A/C	Central Air	Central Air	
Heat	Geothermal Heat Pump, H	Hot/Warm Air	Hot Water/Steam	Hot Water/Steam, Central
Pool		False	False	False
DOM		42	8	38
MLS#	54-000-40-0068-00-00000	PAYK115316	PAYK119170	PAYK111406



Shelley Metzler  
Berkshire Hathaway HomeServices Homesale Realty  
Office Ph: (717) 757-7811  
Fax: (717) 830-2951

## CMA 4-Up Public Records Report

Monday, July 15, 2019

This page outlines the subject property versus comparables properties.



Address	596 Green Valley Rd	227 Ameda Dr	610 Misty Hill Ln	2488 S Queen St
County	York, PA	York, PA	York, PA	York, PA
Municipality	York Twp	Jacobus	York Twp	York Twp
Neighborhood				
Status	Public Record Comparable	Closed	Closed	Closed
Closed Date	11/16/06	3/8/19		4/30/19
Closed Price	\$1	\$174,000	\$1	\$180,000
Concessions		Yes, \$2,000	Yes, \$550	No, \$0
Financing		VA	Conventional	Conventional
Property Class	RES	Residential	Residential	Residential
Structure Type			Single/Det	
Ownership		Fee Simple	Fee Simple	Fee Simple
Sale Type				
Style	Raised Ranch/Rambler, Ra	Colonial	Cape Cod	Old, Colonial
Levels/Stories	2 00	1 50		2.00
Year Built	1978	1965	1995	1941
Condition		Turn Key, Shows Well	Shows Well	Turn Key, Average+, Average
Annual Tax	\$4,444	\$4,126	\$3,975	\$3,017
Tax Total Assmt	\$143,030	\$131,150	\$127,950	\$97,110
Lot Acres/SqFt	0.51a / 22295sf	0a / 9,601.00sf	0a / 11,648.00sf	0a / 9,000.00sf
Lot Dimension				
Waterfront		No	No	No
Abv Grd Fin SF	1,260	1,666	1,415	1,404
Total Bldg SF	1890	1,666	1,415	1,625
Total Units	0	0	0	0
Bedrooms	4	4	3	3
Baths	2 / 0	2	2 / 1	2
Garage	-Car Garage	0	0	0
Parking				
Basement	Full	None	Partial	Partial
Cooling	Central A/C	Central Air	Central Air	Central Air
Heat	Geothermal Heat Pump, H	Hot Water/Steam	Hot/Warm Air	Hot Water/Steam
Pool		False	False	False
DOM		88	25	5
MLS#	54-000-40-0068-00-00000	1009955292	PAYK114868	PAYK111918





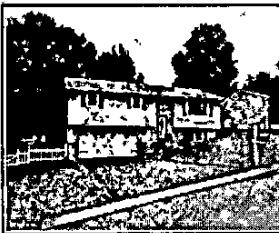
Shelley Metzler  
Berkshire Hathaway HomeServices Homesale Realty  
Office Ph: (717) 757-7641  
Ph: (717) 880-2957



Monday, July 15, 2019

## CMA 4-Up Public Records Report

This page outlines the subject property versus comparables properties.



Address	596 Green Valley Rd	2810 Fiesta Dr	665 Sparton Rd	251 Nolyn Dr
County	York, PA	York, PA	York, PA	York, PA
Municipality	York Twp	York Twp	York Twp	York Twp
Neighborhood				
Status	Public Record Comparable	Closed	Closed	Closed
Closed Date	11/16/06	5/22/19	4/29/19	4/3/19
Closed Price	\$1	\$186,900	\$189,900	\$196,000
Concessions		Yes, \$1,700	Yes, \$11,000	Yes, \$6,860
Financing		Conventional	USDA	USDA
Property Class	RES	Residential	Residential	Residential
Structure Type				
Ownership		Fee Simple	Fee Simple	Fee Simple
Sale Type				
Style	Raised Ranch/Rambler, R		Ranch/Ranchette	
Levels/Stories		1.00	1.00	1.00
Year Built	1978	1975	1978	1979
Condition		Shows Well		Turn Key, Shows Well
Annual Tax	\$4,444	\$4,757	\$3,655	\$4,659
Tax Total Asmt	\$143,030	\$153,120	\$117,650	\$149,950
Lot Acres/SqFt	0.51a / 22295sf	1a / 29,974.00sf	0.0a / 9,902.00sf	0a / 13,652.00sf
Lot Dimension				
Waterfront		No	No	No
Abv Grd Fin SF	1,260	2,016	1,044	1,340
Total Bldg SF	1890	2,016	1,528	1,628
Total Units	0	0	0	0
Bedrooms	4	3	3	3
Baths	2 / 0	2	1 / 1	2
Garage	-Car Garage	2	2	1
Parking				
Basement	Full	Full	Full	Full
Cooling	Central A/C	Central Air	Central Air	Central Air
Heat	Geothermal Heat Pump, H	Hot/Warm Air	Hot Water/Steam	Hot/Warm Air
Pool		False	False	False
DOM		10	141	15
MLS#	54-000-40-0068-00-00000	PAYK111528	1008341994	PAYK106330



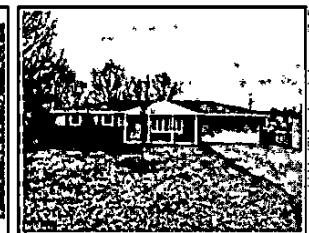


Shelley Metzler  
Berkshire Hathaway HomeServices Homesale Realty  
Office Ph: (717) 757-7811  
Ph: (717) 380-2957

Monday, July 15, 2019

## CMA 4-Up Public Records Report

This page outlines the subject property versus comparables properties.



Address	596 Green Valley Rd	370 Allegheny Dr	2513 Kresta Dr	220 Nolyn Dr
County	York, PA	York, PA	York, PA	York, PA
Municipality	York Twp	York Twp	York Twp	York Twp
Neighborhood				
Status	Public Record Comparable	Closed	Closed	Closed
Closed Date	11/16/06	3/22/19	4/30/19	2/28/19
Closed Price	\$1	\$203,000	\$124,000	\$209,900
Concessions		Yes, \$10,057	No, \$0	Yes, \$2,500
Financing		Conventional	Cash	Conventional
Property Class	RES	Residential	Residential	Residential
Structure Type				
Ownership		Fee Simple	Fee Simple	Fee Simple
Sale Type				
Style	Raised Ranch/Rambler, R		Ranch/Ranchette	Ranch/Ranchette
Levels/Stories		1.00	1.00	1.00
Year Built	1978	1973	1973	1972
Condition		Renov/Remod, Shows Well	Turn Key, Average+, Renov/	
Annual Tax	\$4,444	\$4,557	\$3,947	\$4,033
Tax Total Amt	\$143,030	\$146,660	\$127,020	\$129,790
Lot Acres/SqFt	0.51a / 22295sf	0a / 12,751.00sf	0a / 15,003.00sf	0a / 14,001.00sf
Lot Dimension				
Waterfront		No	No	No
Abv Grd Fin SF	1,260	1,894	1,232	1,136
Total Bldg SF	1890	1,950	1,232	1,486
Total Units	0	0	0	0
Bedrooms	4	3	3	3
Baths	2 / 0	2 / 1	2	2
Garage	-Car Garage	2	0	0
Parking				
Basement	Full	Full	Full	Full
Cooling	Central A/C	Central Air	Central Air	Central Air
Heat	Geothermal Heat Pump, H	Hot Water/Steam	Hot/Warm Air	Hot/Warm Air
Pool		False	False	False
DOM		82	7	2
MLS#	54-000-40-0068-00-00000	PAYK101050	PAYK117996	PAYK109624



Fill in this information to identify your case:

Debtor 1	<b>Melissa Marie Caldwell</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number (if known)	1:22-bk-01455		

Check if this is an amended filing

## Official Form 106E/F

### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.  
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
2.1	Last 4 digits of account number	\$6,822.55	\$6,822.55
Internal Revenue Service			\$0.00
Priority Creditor's Name			
Centralized Insolvency Operation			
P.O. Box 7346			
Philadelphia, PA 19101-7346			
Number Street City State Zip Code			
Who incurred the debt? Check one.			
<input checked="" type="checkbox"/> Debtor 1 only			
<input type="checkbox"/> Debtor 2 only			
<input type="checkbox"/> Debtor 1 and Debtor 2 only			
<input type="checkbox"/> At least one of the debtors and another			
<input type="checkbox"/> Check if this claim is for a community debt			
Is the claim subject to offset?			
<input checked="" type="checkbox"/> No			
<input type="checkbox"/> Yes			
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Contingent			
<input type="checkbox"/> Unliquidated			
<input type="checkbox"/> Disputed			
Type of PRIORITY unsecured claim:			
<input type="checkbox"/> Domestic support obligations			
<input checked="" type="checkbox"/> Taxes and certain other debts you owe the government			
<input type="checkbox"/> Claims for death or personal injury while you were intoxicated			
<input type="checkbox"/> Other. Specify _____			

2.2	<b>York Adams Tax Claim Bureau</b> Priority Creditor's Name <b>1405 North Duke Street</b> <b>York, PA 17405</b> Number Street City State Zip Code	Last 4 digits of account number	<b>\$2,785.46</b>	<b>\$2,785.46</b>	<b>\$0.00</b>
<b>When was the debt incurred?</b>					
<b>As of the date you file, the claim is:</b> Check all that apply					
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed					
<b>Type of PRIORITY unsecured claim:</b>					
<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____					
<b>Who incurred the debt? Check one.</b>					
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another					
<b>Check if this claim is for a community debt</b>					
<b>Is the claim subject to offset?</b>					
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes					

**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
 Yes.

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		<b>Total claim</b>
4.1	<b>Capital One Bank</b> Nonpriority Creditor's Name <b>P.O. Box 70885</b> <b>Charlotte, NC 28272-0885</b> Number Street City State Zip Code	<b>\$801.62</b>
<b>When was the debt incurred?</b>		
<b>As of the date you file, the claim is:</b> Check all that apply		
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
<b>Type of NONPRIORITY unsecured claim:</b>		
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Law Suit</b>		
<b>Who incurred the debt? Check one.</b>		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
<b>Check if this claim is for a community debt</b>		
<b>Is the claim subject to offset?</b>		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

4.2	<b>Credit One Bank</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy Department</b> <b>Po Box 98873</b> <b>Las Vegas, NV 89193</b> Number Street City State Zip Code	Last 4 digits of account number <b>6030</b>	\$1,358.00
		When was the debt incurred? <b>Opened 06/17 Last Active 08/17</b>	
	As of the date you file, the claim is: Check all that apply		
	<input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	Type of NONPRIORITY unsecured claim:		
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input checked="" type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Credit Card</b>		
4.3	<b>Mission Lane LLC</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>P.O. Box 105286</b> <b>Atlanta, GA 30348</b> Number Street City State Zip Code	Last 4 digits of account number <b>8081</b>	\$483.00
		When was the debt incurred? <b>Opened 03/22 Last Active 7/19/22</b>	
	As of the date you file, the claim is: Check all that apply		
	<input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	Type of NONPRIORITY unsecured claim:		
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Credit Card</b>		
4.4	<b>Penn Waste, Inc.*</b> Nonpriority Creditor's Name <b>P.O. Box 3066</b> <b>York, PA 17402</b> Number Street City State Zip Code	Last 4 digits of account number	\$423.72
		When was the debt incurred?	
	As of the date you file, the claim is: Check all that apply		
	<input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	Type of NONPRIORITY unsecured claim:		
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Judgment</b>		

4.5	<b>U.S. Department of Education</b> Nonpriority Creditor's Name <b>Ecmc/Attn: Bankruptcy</b> <b>P.O. Box 16408</b> <b>Saint Paul, MN 55116</b> Number Street City State Zip Code	Last 4 digits of account number <b>8124</b>	<b>\$7,951.00</b>
When was the debt incurred? <b>Opened 09/11 Last Active 10/07/18</b>			
As of the date you file, the claim is: Check all that apply			
<input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Type of NONPRIORITY unsecured claim:			
<input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____			
<b>Student Loan</b>			
4.6	<b>U.S. Department of Education</b> Nonpriority Creditor's Name <b>Ecmc/Attn: Bankruptcy</b> <b>P.O. Box 16408</b> <b>Saint Paul, MN 55116</b> Number Street City State Zip Code	Last 4 digits of account number <b>6144</b>	<b>\$7,643.00</b>
When was the debt incurred? <b>Opened 07/12 Last Active 11/04/18</b>			
As of the date you file, the claim is: Check all that apply			
<input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Type of NONPRIORITY unsecured claim:			
<input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____			
<b>Student Loan</b>			
4.7	<b>U.S. Department of Education</b> Nonpriority Creditor's Name <b>Ecmc/Attn: Bankruptcy</b> <b>P.O. Box 16408</b> <b>Saint Paul, MN 55116</b> Number Street City State Zip Code	Last 4 digits of account number <b>8431</b>	<b>\$3,516.00</b>
When was the debt incurred? <b>Opened 09/11 Last Active 10/07/18</b>			
As of the date you file, the claim is: Check all that apply			
<input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Type of NONPRIORITY unsecured claim:			
<input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____			
<b>Student Loan</b>			

4.8	<b>U.S. Department of Education</b> Nonpriority Creditor's Name <b>Ecmc/Attn: Bankruptcy</b> <b>P.O. Box 16408</b> <b>Saint Paul, MN 55116</b>	Last 4 digits of account number <b>6138</b>	\$3,277.00
		When was the debt incurred? <b>Opened 07/12 Last Active 11/04/18</b>	
	As of the date you file, the claim is: Check all that apply		
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____		
	<b>Student Loan</b>		

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

**Michael F. Ratchford, Esq.**  
54 Glenmaura National Blvd  
Suite 104  
Moosic, PA 18507

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.1 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address

**York Adams Tax Bureau**  
P O Box 15627  
York, PA 17405-0156

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 2.2 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim
<b>Total claims from Part 1</b>	6a. Domestic support obligations	6a. \$ <b>0.00</b>
	6b. Taxes and certain other debts you owe the government	6b. \$ <b>9,608.01</b>
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ <b>0.00</b>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$ <b>0.00</b>
6e. Total Priority. Add lines 6a through 6d.	6e. \$ <b>9,608.01</b>	
<b>Total claims from Part 2</b>	6f. Student loans	6f. \$ <b>22,387.00</b>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ <b>0.00</b>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ <b>0.00</b>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ <b>3,066.34</b>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$ <b>25,453.34</b>

Fill in this information to identify your case:

Debtor 1	<b>Melissa Marie Caldwell</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number (if known)	1:22-bk-01455		

Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease			State what the contract or lease is for
	Name, Number, Street, City, State and ZIP Code			
2.1	Name			
	Number	Street		
	City	State	ZIP Code	
2.2	Name			
	Number	Street		
	City	State	ZIP Code	
2.3	Name			
	Number	Street		
	City	State	ZIP Code	
2.4	Name			
	Number	Street		
	City	State	ZIP Code	
2.5	Name			
	Number	Street		
	City	State	ZIP Code	

Fill in this information to identify your case:

Debtor 1	<b>Melissa Marie Caldwell</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number (if known)	1:22-bk-01455		

Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No  
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.  
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

**Column 1: Your codebtor**  
Name, Number, Street, City, State and ZIP Code

**Column 2: The creditor to whom you owe the debt**  
Check all schedules that apply:

3.1 **Christopher D. Caldwell**  
596 Green Valley Road  
York, PA 17403

Schedule D, line 2.2  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G \_\_\_\_\_  
**Select Portfolio**

Fill in this information to identify your case:

Debtor 1	<u>Melissa Marie Caldwell</u>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<u>MIDDLE DISTRICT OF PENNSYLVANIA</u>
Case number (If known)	<u>1:22-bk-01455</u>

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Employed  
 Not employed

Occupation

Patient Service Specialist

Debtor 2 or non-filing spouse

Employed  
 Not employed

Employer's name

Well Span

Warehouse Worker

Employer's address

1001 South George Street  
York, PA 17401

202 Westlake Avenue North  
Seattle, WA 98109

How long employed there?

7 years

2 years

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1	For Debtor 2 or non-filing spouse
--------------	-----------------------------------

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross Income. Add line 2 + line 3.

2. \$ <u>2,965.11</u>	\$ <u>3,423.52</u>
3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. \$ <u>2,965.11</u>	\$ <u>3,423.52</u>

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>Copy line 4 here</b>	<b>4. \$ 2,965.11</b>	<b>\$ 3,423.52</b>

**5. List all payroll deductions:**

5a. **Tax, Medicare, and Social Security deductions**  
 5b. **Mandatory contributions for retirement plans**  
 5c. **Voluntary contributions for retirement plans**  
 5d. **Required repayments of retirement fund loans**  
 5e. **Insurance**  
 5f. **Domestic support obligations**  
 5g. **Union dues**  
 5h. **Other deductions.** Specify: \_\_\_\_\_

5a.	\$ 370.81	\$ 542.04
5b.	\$ 0.00	\$ 0.00
5c.	\$ 147.17	\$ 102.71
5d.	\$ 0.00	\$ 0.00
5e.	\$ 330.34	\$ 0.00
5f.	\$ 0.00	\$ 0.00
5g.	\$ 0.00	\$ 0.00
5h.+	\$ 0.00	+ \$ 0.00

6. **Add the payroll deductions.** Add lines 5a+5b+5c+5d+5e+5f+5g+5h.

6. \$ 848.32 \$ 644.75

7. **Calculate total monthly take-home pay.** Subtract line 6 from line 4.

7. \$ 2,116.79 \$ 2,778.77

**8. List all other income regularly received:**

8a. **Net income from rental property and from operating a business, profession, or farm**

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ 0.00 \$ 0.00

8b. **Interest and dividends**

8b. \$ 0.00 \$ 0.00

8c. **Family support payments that you, a non-filing spouse, or a dependent regularly receive**

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ 0.00 \$ 0.00

8d. **Unemployment compensation**

8d. \$ 0.00 \$ 0.00

8e. **Social Security**

8e. \$ 0.00 \$ 0.00

8f. **Other government assistance that you regularly receive**

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: \_\_\_\_\_

8f. \$ 0.00 \$ 0.00

8g. **Pension or retirement income**

8g. \$ 0.00 \$ 0.00

8h. **Other monthly income.** Specify: \_\_\_\_\_

8h.+ \$ 0.00 + \$ 0.00

9. **Add all other income.** Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

9. \$ 0.00 \$ 0.00

10. **Calculate monthly income.** Add line 7 + line 9.

10. \$ 2,116.79 + \$ 2,778.77 = \$ 4,895.56

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

11. **State all other regular contributions to the expenses that you list in Schedule J.**

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: \_\_\_\_\_

11. +\$ 0.00

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income.

Write that amount on the *Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data*, if it applies

12. \$ 4,895.56

Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**

No.

Yes. Explain: \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	<b>Melissa Marie Caldwell</b>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<b>MIDDLE DISTRICT OF PENNSYLVANIA</b>
Case number (If known)	<b>1:22-bk-01455</b>

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

##### 2. Do you have dependents? No

Do not list Debtor 1 and  
Debtor 2.

Yes. Fill out this information for  
each dependent.....

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

Do not state the  
dependents names.

**Daughter**

**16**

No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know  
the value of such assistance and have included it on Schedule I: Your Income  
(Official Form 106I.)

#### Your expenses

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **1,232.00**

If not included in line 4:

4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues

4a. \$ **0.00**  
4b. \$ **0.00**  
4c. \$ **100.00**  
4d. \$ **0.00**  
5. \$ **0.00**

##### 5. Additional mortgage payments for your residence, such as home equity loans

6. <b>Utilities:</b>	6a. Electricity, heat, natural gas	6a. \$ <u>350.00</u>
	6b. Water, sewer, garbage collection	6b. \$ <u>62.00</u>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>320.00</u>
	6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>900.00</u>	
8. <b>Childcare and children's education costs</b>	8. \$ <u>0.00</u>	
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>200.00</u>	
10. <b>Personal care products and services</b>	10. \$ <u>75.00</u>	
11. <b>Medical and dental expenses</b>	11. \$ <u>175.00</u>	
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>450.00</u>	
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>100.00</u>	
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>86.60</u>	
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ <u>0.00</u>	
15b. Health insurance	15b. \$ <u>0.00</u>	
15c. Vehicle insurance	15c. \$ <u>105.00</u>	
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>	
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>	
17. <b>Installment or lease payments:</b>	17a. \$ <u>0.00</u>	
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>	
17c. Other. Specify: _____	17c. \$ <u>0.00</u>	
17d. Other. Specify: _____	17d. \$ <u>0.00</u>	
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <u>0.00</u>	
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$ <u>0.00</u>	
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$ <u>0.00</u>	
20b. Real estate taxes	20b. \$ <u>0.00</u>	
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>	
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>	
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>	
21. <b>Other:</b> Specify: <u>Haircuts</u>	21. +\$ <u>30.00</u>	
22. <b>Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$ <u>4,185.60</u>	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <u>4,185.60</u>	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>4,185.60</u>	
23. <b>Calculate your monthly net income.</b>		
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$ <u>4,895.56</u>	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>4,185.60</u>	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>709.96</u>	
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

Fill in this information to identify your case:

Debtor 1	<b>Melissa Marie Caldwell</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number (if known)	1:22-bk-01455		

Check if this is an amended filing

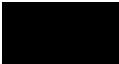
Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ **Melissa Marie Caldwell**  
**Melissa Marie Caldwell**  
Signature of Debtor 1

Date August 22, 2022

X \_\_\_\_\_  
Signature of Debtor 2

Date \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	<b>Melissa Marie Caldwell</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number (if known)	1:22-bk-01455		

Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married  
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No  
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1  
lived there

Debtor 2 Prior Address:

Dates Debtor 2  
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

No  
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

#### Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No  
 Yes. Fill in the details.

	Debtor 1	Debtor 2		
From January 1 of current year until the date you filed for bankruptcy:	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$20,543.47	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

	<b>Debtor 1</b> <b>Sources of income</b> Check all that apply.	<b>Gross income</b> (before deductions and exclusions)	<b>Debtor 2</b> <b>Sources of income</b> Check all that apply.	<b>Gross income</b> (before deductions and exclusions)
<b>For last calendar year:</b> <b>(January 1 to December 31, 2021 )</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$64,263.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
<b>For the calendar year before that:</b> <b>(January 1 to December 31, 2020 )</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$0.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No  
 Yes. Fill in the details.

<b>Debtor 1</b> <b>Sources of income</b> Describe below.	<b>Gross income from each source</b> (before deductions and exclusions)	<b>Debtor 2</b> <b>Sources of income</b> Describe below.	<b>Gross income</b> (before deductions and exclusions)

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

No. Go to line 7.  
 Yes. List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.  
 Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

<b>Creditor's Name and Address</b>	<b>Dates of payment</b>	<b>Total amount paid</b>	<b>Amount you still owe</b>	<b>Was this payment for ...</b>

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

 No Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

 No Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures****9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

 No Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Penn Waste Inc vs MELISSA CALDWELL, CHRISTOPHER CALDWELL 2017NO004621	CIVIL JUDGMENT RELEASE	COURT OF COMMON PLEAS - CIVIL	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded  - 179.00
Capital One Bank Usa Na vs MELISSA CALDWELL 2014NO00735131	CIVIL JUDGMENT	YORK COUNTY PROTHONOTARY	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded  - 801.00
U.S. Bank National Association v. Christopher & Melissa Caldwell 2019-su-000025	Foreclosure	Court of Common Pleas - York Co, PA 45 N. George St. York, PA 17401	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
	Explain what happened		

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No  
 Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No  
 Yes

#### **Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No  
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No  
 Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
--	-------------------------------	-----------------------	-------

#### **Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No  
 Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
--	---	-------------------	------------------------

#### **Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No  
 Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
---	---	-----------------------------------	-------------------

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  
Do not include any payment or transfer that you listed on line 16.

No  
 Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
--------------------------------	---	-----------------------------------	-------------------

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No  
 Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No  
 Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	------------------------

**Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No  
 Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
--	---------------------------------	-------------------------------	--	---

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No  
 Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
--	---	-----------------------	-----------------------

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No  
 Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---	--	-----------------------	-----------------------

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No

Yes. Fill in the details.

Owner's Name

Address (Number, Street, City, State and ZIP Code)

Where is the property?

(Number, Street, City, State and ZIP Code)

Describe the property

Value

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No

Yes. Fill in the details.

Name of site

Address (Number, Street, City, State and ZIP Code)

Governmental unit

Address (Number, Street, City, State and ZIP Code)

Environmental law, if you know it

Date of notice

25. Have you notified any governmental unit of any release of hazardous material?

No

Yes. Fill in the details.

Name of site

Address (Number, Street, City, State and ZIP Code)

Governmental unit

Address (Number, Street, City, State and ZIP Code)

Environmental law, if you know it

Date of notice

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No

Yes. Fill in the details.

Case Title

Case Number

Court or agency

Name

Address (Number, Street, City, State and ZIP Code)

Nature of the case

Status of the case

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation

**No. None of the above applies. Go to Part 12.**

**Yes. Check all that apply above and fill in the details below for each business.**

**Business Name**  
**Address**  
(Number, Street, City, State and ZIP Code)

**Describe the nature of the business**  
**Name of accountant or bookkeeper**

**Employer Identification number**  
**Do not include Social Security number or ITIN.**  
**Dates business existed**

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

**No**

**Yes. Fill in the details below.**

**Name**  
**Address**  
(Number, Street, City, State and ZIP Code)

**Date Issued**

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Melissa Marie Caldwell

Melissa Marie Caldwell  
Signature of Debtor 1

Signature of Debtor 2

Date August 22, 2022

Date \_\_\_\_\_

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No  
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No  
 Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	<b>Melissa Marie Caldwell</b>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Middle District of Pennsylvania
Case number (if known)	1:22-bk-01455

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- 3. The commitment period is 3 years.
- 4. The commitment period is 5 years.

Check if this is an amended filing

## Official Form 122C-1

### Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

#### Part 1: Calculate Your Average Monthly Income

1. **What is your marital and filing status?** Check one only.
  - Not married.** Fill out Column A, lines 2-11.
  - Married.** Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. <b>Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).	\$ 2,965.11	\$ 3,423.52
3. <b>Alimony and maintenance payments.</b> Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. <b>All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. <b>Net income from operating a business, profession, or farm</b>	Debtor 1	
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from a business, profession, or farm	\$ 0.00	Copy here -> \$ 0.00
6. <b>Net income from rental and other real property</b>	Debtor 1	
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from rental or other real property	\$ 0.00	Copy here -> \$ 0.00

## 7. Interest, dividends, and royalties

## 8. Unemployment compensation

Column A  
Debtor 1Column B  
Debtor 2 or  
non-filing spouse

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you ..... \$ 0.00  
For your spouse ..... \$ 0.00

9. **Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ 0.00 \$ 0.00

10. **Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\$ 0.00 \$ 0.00

\$ 0.00 \$ 0.00

Total amounts from separate pages, if any. + \$ 0.00 \$ 0.00

11. **Calculate your total average monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 2,965.11	+ \$ 3,423.52	= \$ 6,388.63
-------------	---------------	---------------

Total average  
monthly income**Part 2: Determine How to Measure Your Deductions from Income**

12. **Copy your total average monthly income from line 11.** ..... \$ 6,388.63

13. **Calculate the marital adjustment.** Check one:

You are not married. Fill in 0 below.  
 You are married and your spouse is filing with you. Fill in 0 below.  
 You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

\$ _____
\$ _____
+ \$ _____
Total ..... \$ 0.00
Copy here=> - 0.00

14. **Your current monthly income.** Subtract line 13 from line 12. \$ 6,388.63

15. **Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here=> ..... \$ 6,388.63

Multiply line 15a by 12 (the number of months in a year).

x 12

15b. The result is your current monthly income for the year for this part of the form. ....

\$ 76,663.56

**16. Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live.

PA

16b. Fill in the number of people in your household.

3

16c. Fill in the median family income for your state and size of household.

\$ 92,441.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**

17a.  Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).

17b.  Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)**

18. **Copy your total average monthly income from line 11.** .... \$ 6,388.63

19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a.

-\$ 0.00

19b. **Subtract line 19a from line 18.**

\$ 6,388.63

20. **Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b ....

\$ 6,388.63

Multiply by 12 (the number of months in a year).

x 12

20b. The result is your current monthly income for the year for this part of the form

\$ 76,663.56

20c. Copy the median family income for your state and size of household from line 16c ....

\$ 92,441.00

**21. How do the lines compare?**

Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.

Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X /s/ Melissa Marie Caldwell**

**Melissa Marie Caldwell**

Signature of Debtor 1

Date **August 22, 2022**

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.



# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

## You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### Chapter 7: Liquidation

\$245 filing fee

\$78 administrative fee

+ \$15 trustee surcharge

\$338 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

---

## Chapter 11: Reorganization

---

\$1,167	filing fee
+ \$571	administrative fee
\$1,738 total fee	

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## Read These Important Warnings

**Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.**

**Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.**

**You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.**

**Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.**

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	<u>administrative fee</u>
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	<u>administrative fee</u>
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

<http://www.uscourts.gov/forms/bankruptcy-forms>

### **Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**United States Bankruptcy Court**  
**Middle District of Pennsylvania**

In re Melissa Marie Caldwell

Debtor(s)

Case No. 1:21-bk-00735  
Chapter 13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<b>Not applicable. Hourly/Lodestar Method</b>
		<b>(See ¶6d below)</b>
Prior to the filing of this statement I have received .....	\$	<b>350.00</b>
Balance Due .....	\$	*0

2. The source of the compensation paid to me was:

Debtor       Other (specify):

3. The source of compensation to be paid to me is:

Debtor       Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**The Debtors have been advised that the minimum attorney's fee is \$1,500.00 plus the filing fee. To date, the  
Debtors have paid the sum of \$350.00. The Debtors has deposited with counsel the sum of \$310.00 to be applied  
for the filing fee and \$37.00 for credit report.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

August 4, 2022

*Date*

/s/ E. Haley Rohrbaugh

E. Haley Rohrbaugh 323803

*Signature of Attorney*

**CGA Law Firm**

**135 North George Street**

**York, PA 17401**

**717-848-4900 Fax: 717-843-9039**

**hrohrbaugh@cgalaw.com**

*Name of law firm*

**United States Bankruptcy Court  
Middle District of Pennsylvania**

In re **Melissa Marie Caldwell**

Debtor(s)

Case No. **1:22-bk-01455**

Chapter **13**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **August 22, 2022**

/s/ Melissa Marie Caldwell

**Melissa Marie Caldwell**

Signature of Debtor

Date: **August 22, 2022**

/s/ E. Haley Rohrbaugh

Signature of Attorney

**E. Haley Rohrbaugh 323803**

**CGA Law Firm**

**135 North George Street**

**York, PA 17401**

**717-848-4900 Fax: 717-843-9039**